

## NY44 Board Meeting Notes

This communication is provided after each NY44 Health Benefits Plan Trust Board of Trustees meeting. It's our way to ensure you have a chance to stay in touch with Board activities even if you haven't been able to view the meetings.

## FISCAL REPORT

**Revenue and Disbursements** – The chart below is of the full book of business for the Trust and the accounts are organized in the same manner as the annual audited financial statements. The three columns are revenue and disbursements recorded monthly, running fiscal to date total, and the year end of the previous year for comparison. The prior year column includes the audited 2021-22 figures from the auditors. Line-item other expenses include operational expenses, insurance bond liability, secure email services, bank lockbox, etc. Throughout the fiscal year several months have five funding obligations to the carriers (Independent Health and MVP Healthcare).

Revenue & Disbursements	Time Period 5/01/2023	Year to Date 7/1/2022 - 5/31/2023	Audited Financial Statement Ending 6/30/2022 (Prior Year)
<b>Revenues</b>			
Participants' Premium Contributions	\$ 9,846,414	108,476,910	\$ 115,098,680
RDS-Drug Subsidy		700,111	\$ 342,416
Interest Income	\$ 75,894	719,638	\$ 373,175
Trust Administrative Fee	\$ 73,449	807,261	\$ 861,392
Realized Chg in Investments		-	
Pharmacy Rebates	\$ 70,709	4,602,901	\$ 6,354,709
Other Income - Stop Loss Reimbursement		65,490	\$ 64,810
Medical Reimburse	\$ 1,076	89,571	\$ 299,201 *
		-	
<b>Total Revenues</b>	<b>10,067,541</b>	<b>115,461,881</b>	<b>\$ 123,394,383</b>
<b>Disbursements</b>			
Medical, Rx, and Dental Claim Payments	\$ 9,378,001	\$ 102,738,792	\$ 112,237,072 *
Claim Administrative fees-TPA	\$ 364,220	\$ 3,356,753	\$ 3,506,960
Salaries Payroll Taxes	\$ 11,909	\$ 172,049	\$ 153,952
Legal and Consulting	\$ 51,780	\$ 642,106	\$ 649,459
Insurance	\$ 106,210	\$ 716,561	\$ 809,923
PCORI		\$ 29,436	\$ 38,418
Other	\$ 12,634	\$ 180,006	\$ 216,267
Alice Riley 7/2021 - 12/2022 Service Invoice/Buyout			\$ 135,367
Alice Riley 2022-23 Mgmt Union Retirement Incentive		\$ 600	
<b>Total Expenses</b>	<b>\$ 9,924,754</b>	<b>107,836,302</b>	<b>\$ 117,747,418</b>
<b>Net Revenues - Disbursements</b>	<b>\$ 142,788</b>	<b>\$ 7,625,578</b>	<b>\$ 5,646,966</b>
<b>NET ASSETS, at beginning of Year</b>		<b>\$ 58,182,742</b>	<b>\$ 52,535,776</b>
<b>NET ASSETS, at YTD and end of year</b>		<b>\$ 65,808,320</b>	<b>\$ 58,182,742</b>

\*Med Reimburse credit is applied to the Medical Claims

\*Line Item Other Expenses Includes: Operational Exp, Insur. Bond Liability, Bank lockbox, Mtg. Exp., Quick Books Renewal, NeoCertified Secure email renewal, bswift set up fees for newly created files

## NY44 STAFF UPDATES

### Dental Plan: July 1, 2022 – April 2023

The figures reported for dental encompass July –May 2023. We have had higher than average claims February, March and April which has resulted in a deficit. We are hopeful that the claims will even out to the average historical monthly claim payouts for May and June, decreasing the current deficit.

More information on dental benefits can be found on the [www.ny44.e1b.org](http://www.ny44.e1b.org) website.



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Dental Revenue:	\$ 1,241,646
Dental Expenses:	- (1,193,021)
Admin Fee Exp.:	- (59,903)
Dental Net Income	\$ (11,278)

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#### Communication Email Project



Please encourage your employees to provide their personal email addresses to Stacey as she continues to work on a project to ensure that the Trust staff, our consultants and our vendors (Independent Health, MVP, Capital Rx, etc.) can get relevant, timely information directly to enrollees as quickly possible.

Any questions, please call Stacey Porter at (716) 821-7073 anytime.

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#### Bswift Reminder



It is important that all enrollee and dependent demographic information (**including school/personal email addresses**) is up to date in the bswift system. Third-Party Administrators (Independent Health, MVP Healthcare, Capital Rx, etc.), government entities, and the NY44 Trust rely on this information to communicate with members when necessary.

Please contact Stacey Porter at (716) 821-7073 if you need assistance with **bswift concerns or questions** or any issues with **Capital Rx, Independent Health, or MVP**.

[sporter@e1b.org](mailto:sporter@e1b.org)

Please contact Lora Schasel at (716) 821-7161 if you need assistance with **billing concerns or questions**.

[lschasel@e1b.org](mailto:lschasel@e1b.org)

Please contact Celeste Cline at (716) 821-7074 if you have **any other questions or concerns**.

[ccline@e1b.org](mailto:ccline@e1b.org)

**The Trust would like to welcome our new At-Large Trustees**

As we head into the new plan year, we would like to welcome our four new At-Large Trustees who will be serving July 1, 2023, through June 30, 2024.

Maria Massaro and Alicia Savino, from the Niagara Falls School District and Wayne Drescher and Michelle Struzik from the Cheektowaga Sloan School District.



**Our Offsite Trustee Orientation/Board Meeting will take place on August 24, 2023.**

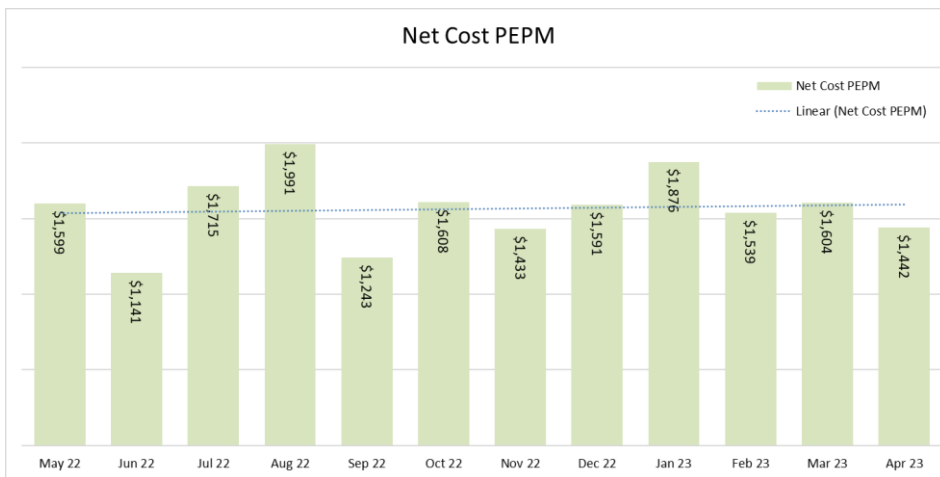
**SUBCOMMITTEE REPORTS**

**Finance Subcommittee**

April utilization dropped to an average of \$1,442 Per Enrolled Per Month (PEPM), 7.9% lower than the rolling 12-month average of \$1,565 PEPM. The medical and Rx total claim utilization is up slightly by 4.3%, the drop in net costs is driven by Rx rebates. The value of this quarter’s rebates impacted the fund by 5.4%.

Most Recent	1 Month	3 Months	12 Months	10 Month(s)
	April 2023	February 2023 - April 2023	May 2022 - April 2023	July 2022 - April 2023
	<b>Month</b>	<b>Quarter</b>	<b>Year</b>	<b>Fiscal Year</b>
	Per Employee Per Month: <b>\$1,442</b> April 2023	Average Per Employee Per Month: <b>\$1,528</b> February 2023 - April 2023	Average Per Employee Per Month: <b>\$1,565</b> May 2022 - April 2023	Average Per Employee Per Month: <b>\$1,603</b> July 2022 - April 2023

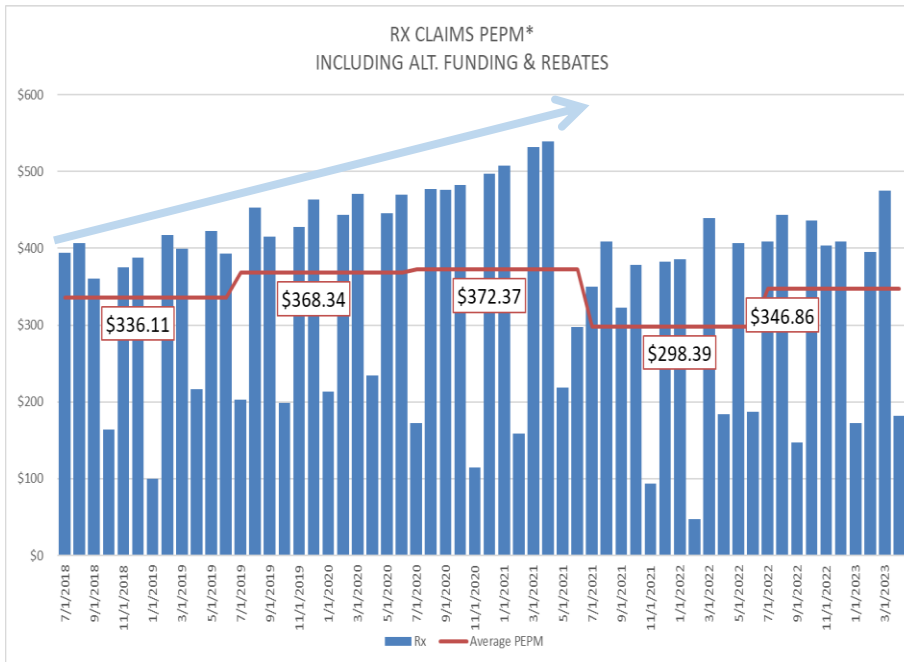
Extending the PEPM back for 12 consecutive months indicates there’s a trend of 2% since the start of the period, outperforming market trends of 7.4%. January and August were the two larger payment months in the 12-month period.



We continue to study the Rx performance. The study below isolated prescription claims only. This Rx summary includes rebates and all associated program fees.

Comparing the Jul18 report period, [PEPM \$336], to Jul20, period before PBM change, [PEPM \$372], the compounded

growth rate was 5.3%. [Costs increased by a total of 11% in this period].



The PEPM for the year starting Jul21 was \$298, down 19.9% from the year before. While 2022 is an increase from the prior year, the compounded growth rate is 0.8% from 5 years ago in 2018.

The arrow is the trend pattern we disrupted with this program.

#### Mission Statement:

To collect, interpret, and maintain financial information for the management, oversight and direction of insurance and health products to policy makers, departments, and the committee so they can have confidence making informed decisions to achieve superior results.

## Communications Subcommittee

### Website Updates

- A Search Function has been added to the website. Just click on the magnifying glass icon to enter your search terms.
- A link to the HCBB page was added to the How to Pay Less webpage. We have noticed that these pages (East and West) generate some traffic so this seemed like a good place to get even more exposure for this program.
- A promotion of NY44 Enrollee Newsletter was added to the homepage. This should help gain traction with this communication if anyone overlooked it in their USPS mail.

### Healthcare Bluebook Communications

- The June postcard (Soak up the Sun and Savings theme) is on track to mail by the end of the month.

### Upcoming Communications

- Brook+ Diabetes Prevention Program communications started with article in May Newsletter. We'll continue to promote this in July and throughout the year.
- The new HST Patient Advocacy Center program communication will be started once the contract is officially signed.

## WEBSITE STATS

Website usage continues to be good. The Healthcare Bluebook mailings to enrollees initially generated a lot of pageview activity but that has tapered off in the last month. The new Healthcare Bluebook postcard may help reignite interest.

	01.01.23 – 03.31.23 (Q1)		04.01.23 – 06.18.23	
	Web Page	Views	Web Page	Views
1	Enrollees – NY44	658	Enrollees – NY44	609
2	Western Region – NY44	354	W – Medical – NY44	522
3	W – Medical – NY44	350	Western Region – NY44	351
4	HealthCare Bluebook – NY44	333	Participating Schools – NY44	346
5	Contacts – NY44	285	HealthCare Bluebook – NY44	304
6	Capital Rx – NY44	256	Contacts – NY44	251
7	Participating Schools – NY44	253	W – Dental – NY44	142
8	About The Trust – NY44	176	About The Trust – NY44	139
9	Wellness Tips – NY44	139	Capital Rx – NY44	116
10	Eastern Region – NY44	106	W – Forms Documents – NY44	110
11	W – Forms Documents – NY44	105	E – Medical – NY44	100
12	W – Dental – NY44	100	Trust Documents – NY44	81
13	Board of Trustees – NY44	97	FAQs – NY44	80
14	News Briefs – NY44	92	Fast Facts – NY44	74
15	Fast Facts – NY44	91	2022 Open Enrollment – NY44	67
16	E – Medical – NY44	87	Eastern Region – NY44	67
17	Employee Contact Information – NY44	79	Wellness Tips – NY44	67
18	Meeting Minutes – NY44	78	Board of Trustees – NY44	52
19	Trust Documents – NY44	77	W – Vision – NY44	50
20	Retirees/Medicare – NY44	70	News Briefs – NY44	49

## Population Health Subcommittee

### ENGAGEMENT STRATEGY:

Participate and engage in important NY44 Trust meetings and earn easy, free money for your district!

- *Congratulations to the four districts who earned some of their incentive in 2022! Thank you for your engagement and participation!*
  - Meetings
    - Population Health Dashboard (2/year): 40 points each
      - 4 requests 2023
    - Board Meetings (8/year): 50 points each
    - Annual Meeting (1/year): 50 points
      - 7 schools received; 8 total represented
    - Open Enrollment (1/year): 40 each
    - Open Forum Subcommittee Meetings (10/year): 40 each
    - Total Available: 720 Total
  - Incentive Structure:
    - 25% attendance (180 points) = earn 50% incentive
    - 50% attendance (360 points) = earn 75% incentive
    - 75% attendance (540 points) = earn 100% incentive
  - Who?
    - 1 management personnel (required) and 1 labor personnel (optional) to attend

## RECEIVE YOUR DISTRICT'S HEALTHCARE PERFORMANCE DASHBOARD

**How?** Send an email to [NY44@oswaldcompanies.com](mailto:NY44@oswaldcompanies.com) to request the report. Please include your school district and your contact information. You'll receive an email to confirm details and to set up a call to review.

**What is it?** Summary report of relevant population health data. We recommend you to request this report quarterly so you can stay up to date on your district's wellness.

## ON-DEMAND HEALTH & WELLNESS RESOURCES FOR YOU:

<https://www.ny44.e1b.org/wellness>



## WELLNESS TIPS FOR BETTER POPULATION HEALTH



Fellas, this one's for you and ladies, this is for your loved ones! June is [Men's Health Month](#) and it is important for all men to ensure they are staying on track with their health. Early detection of a medical issue is the best way to improve effectiveness of condition treatment and management. Men, reconsider your reservations and talk to your health care team about potentially lifesaving screenings.

Not to mention, ensure that you are up-to-date on your age- and gender- appropriate screenings. Find out more on what screenings you or your loved ones should be aware of based on your overall men's health.

- Regular Physical Exams (annually - all ages)
- Blood pressure (at least every 2 years, if not more frequently - talk to your doctor about appropriate cadence for you)
- Cholesterol (ages 18+, every 5 years)
- Diabetes (ages 45+)
- Colon cancer (ages 45+)
- Prostate cancer (age 50+)
- Lung cancer (ages 50-80)

# Stay Hydrated



## [8 Ways Your Body Tells You It Needs Water](#)

During these warm summer months, it's imperative for your health that you stay hydrated and drink water. With 60% of our bodies comprised of water, it might seem strange that roughly three-quarters of Americans could be chronically dehydrated. According to the CDC, dehydration can contribute to mood swings, lack of mental focus, constipation, kidney stones and overheating, among many other conditions.

Drinking a sufficient amount of water, brings many benefits such as; promoting healthy digestion, proper brain function and optimal kidney function, in addition to regulating body temperature and blood pressure. So, what are you waiting for? Check out the link below to dive into the eight ways your body tells you it needs water:

1. Thirst/Hunger
2. Urine changes
3. Fatigue
4. Dry skin and lips
5. Lightheadedness or dizziness
6. Skin 'pinch test'
7. Excess saliva
8. Muscle cramps

## [National Safety Month](#)

In June, we celebrate and honor National Safety Month! So, let's ensure that you are up-to-speed on how to remain safe in your workplace. Did you know that nearly 13,000 American workers suffer an injury every day; each is preventable? Injury should never be a cost of doing business so here are some safety topics the National Safety Council would like you to focus on; musculoskeletal disorders, assess your workplace safety, mental health safety, sanitation, fatigue, slips, trips and falls.

So, we would like YOU to focus on your overall workplace safety and wellness. Let's prioritize safety as we show up everyday and establish a safe workplace for our fellow colleagues. It takes all of us to look out for each other and confirm that we have the proper tools and resources to equip a safe workplace. Happy National Safety Month!



## Innovation Subcommittee

We are pleased to report that the Healthcare Bluebook cost transparency tool that launched on April 1, 2023, continues to see traction with new users. Since the program launched over 267 new users have accessed the Healthcare Bluebook portal to search for procedures and providers. Actual utilization in the portal for May 2023 was 655 utilizers, with 75% of the utilizers accessing Healthcare Bluebook through the mobile app. Based on the first two months of utilization, the top 3 shoppable procedures were Gastroenterology, Mammography and Orthopedic Surgery. Buffalo ranked as the highest of the top 10 locations that were searched for providers, with Hamburg and Lancaster in the second and third spot.

Remember, logging in to the Healthcare Bluebook site is easier and can be accomplished by using the link found on the NY44 website at [www.ny44.e1b.org](http://www.ny44.e1b.org). Members can also call Healthcare Bluebook toll free at 1-800-341-0504, or by downloading the mobile app or by using the link [Healthcarebluebook.com/cc/NY44](http://Healthcarebluebook.com/cc/NY44)

## Benefits Subcommittee

The Benefits Subcommittee most recently met on June 13, 2023.

The subcommittee has been engaged in the following:

- Continue to support Trustee review and analysis of ER copay structure and utilization.
- Explored options for pharmacy audit vendors.
- Discussed upcoming SPD updates to be incorporated.
- Briefly discussed the new At-Large Trustee orientation planned for later this year.

The Subcommittee will meet again in July 2023.

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### Other Sharing Points:

- Our Subcommittees hold Open Forum meetings to keep you updated. We hope you'll be able to join each of the Subcommittee Open Forums so that you can become actively engaged and learn more about the following topics: benefits, population health, communication, finance, and innovation. The Open Forums are in a format that allows open discussion. Please join us!
- If your school is interested in Guardian Dental, please contact Steve Baltas at [SBaltas@oswaldcompanies.com](mailto:SBaltas@oswaldcompanies.com)
- Check the [www.ny44.e1b.org](http://www.ny44.e1b.org) website for updates.



**Enjoy your summer!**  
**Looking forward to all the sunshine!**

Best Regards,

Lora Schasel, Office Coordinator, Stacey Porter, Benefit Specialist & Celeste Cline, Office Coordinator  
NY44 Health Benefits Plan Trust  
[NY44.e1b.org](http://NY44.e1b.org)





Thoughts, comments, feedback? We can be reached at [NY44@OswaldCompanies.com](mailto:NY44@OswaldCompanies.com)

The Next Board of Trustees Meeting is August 24<sup>th</sup>



You are receiving the *NY44 Board Meeting Notes* as an individual who has been identified by your school district as a contact person, either as the Superintendent, Business Official, Union President, or Benefit Administrator.

Periodically email communication will be sent out from the NY44 Trust or from our consultants at Oswald Companies. The communications may include surveys, updates, Board/Annual meetings, or Subcommittee summaries of open forum meetings. We ask that at the district level a process to coordinate the delivery of information to your enrollees is implemented on the best practices you have already developed. Some successful areas used in the past are the internal staff intranet or emailing directly to the enrollee from HR-Benefits, Union Presidents, or depending on the message a mass email to all active and retired employees. The school has available the most current email addresses. We have found that the bswift enrollment system is missing or has not been updated with the current contact information. There will be other communication that will be sent from or on behalf of the NY44 Trust to the enrollees too, such as postcards and newsletters.

The NY44 Health Benefits Plan Trust is a self-funded plan working in partnership with the school districts. As we continue to have the Committee Open forums, we appreciate your participation and ask that you join us. Thank you.